

Instruction: This is a model letter. Adapt to fit your facts and circumstances.

		Return address:
		Company
	Date	Address Line 1
Name		Address Line 2
Address Line		City, State Zip Code
City, State Zip Code		

Re: Reply to Letter Concerning Inquiry of Cancelled Coverage

Dear :

We received your letter regarding your cancelled coverage on {date}. We are more than happy to explain the reasons for your coverage being cancelled. Few people have a perfect driving record. Most people have experience a few traffic violations. However, your driving record indicates that you should not have a license. In the past three years, you have had 3 speeding tickets, 2 tickets for failing to obey a traffic device, 4 tickets for running a stop sign, and 2 at fault accidents. According to our terms and policies and the underwriting staff, you are too much a liability to insure.

We are sorry for any inconvenience this may cause.

Sincerely,

N A M E